

FACTS	WHAT DOES ENGINE BY MONEYLION/FIONA DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Account balances and transaction history • Credit history and credit scores
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons ML Enterprise Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ML Enterprise Inc. share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Call: 1-800-614-7505 Email: help@engine.tech</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date you receive this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	<p>Call: 1-800-614-7505 Websites: www.engine.tech, www.fiona.com</p>

Who we are	
Who is providing this notice?	ML Enterprise Inc. and its financial institution subsidiaries and affiliates.
What we do	
How does ML Enterprise Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with industry standards and applicable laws. These measures include computer safeguards and secured files and buildings. We restrict access to your personal information to those employees who need to know it to provide products and services to you.
How does ML Enterprise Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Open an account or deposit money We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies that utilize the names MoneyLion and ML.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non-affiliates we share with can include financial services companies such as our third-party partners, certain marketing partners, service providers, consumer reporting agencies, investors, database providers, and others.
Joint marketing	Formal agreements between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include financial services companies and other types of marketing partners.

Other important information

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will limit sharing with our affiliates to the extent required by California law.

For Vermont residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.